

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
EASTERN DIVISION

In Re: §
Karol Dmowski § Case No. 17-32255
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 10/27/2017 . The undersigned trustee was appointed on 10/27/2017 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 28,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	3,346.83
Bank service fees	19.25
Other payments to creditors	8,596.28
Non-estate funds paid to 3 rd Parties	0.00
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00

Leaving a balance on hand of¹ \$ 16,037.64

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 03/21/2018 and the deadline for filing governmental claims was 04/25/2018 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 3,550.00 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 3,550.00 , for a total compensation of \$ 3,550.00 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 21.66 , for total expenses of \$ 21.66 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 05/23/2018 By: /s/STEVEN R. RADTKE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

Document FORM 1 Page 3 of 12
INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Exhibit A

Case No: 17-32255 CAD Judge: Carol A. Doyle Trustee Name: STEVEN R. RADTKE
Case Name: Karol Dmowski Date Filed (f) or Converted (c): 10/27/2017 (f)
341(a) Meeting Date: 12/04/2017
For Period Ending: 05/23/2018 Claims Bar Date: 03/21/2018

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Est Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a)	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 1629A Vermont Drive Elk Grove Village II 60007-0000 Cook	160,000.00	160,000.00		0.00	FA
2. Lot 4 Necedah Wi 54646-0000 Juneau	10,000.00	20,000.00		28,000.00	FA
3. 2013 Dodge Caravan	5,000.00	10,000.00		0.00	FA
4. 2015 Dodge Charger	25,000.00	25,000.00		0.00	FA
5. 2004 Yamaha R6 Motorcycle	2,000.00	2,000.00		0.00	FA
6. Household Goods & Used Furniture	2,000.00	0.00		0.00	FA
7. Used Personal Clothing	500.00	0.00		0.00	FA
8. Pnc Bank	900.00	0.00		0.00	FA
9. Pnc Bank	100.00	0.00		0.00	FA
10. Pnc Bank	500.00	0.00		0.00	FA
11. K&W Transportation, Inc.	0.00	0.00		0.00	FA
12. Qualified Retirement	5,000.00	0.00		0.00	FA
13. 2 Term Life Insurance Policies - No Cash Surrender Value	0.00	0.00		0.00	FA
INT. Post-Petition Interest Deposits (u)	Unknown	N/A		0.00	Unknown

Gross Value of Remaining Assets

TOTALS (Excluding Unknown Values)	\$211,000.00	\$217,000.00	\$28,000.00	\$0.00
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(Total Dollar Amount in Column 6)

Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

4/2018 Vacant lot sold; funds received; begin preparing fee petition and trustee's final report

3/2018 Order entered granting motion to sell property

2/2018 Trustee employed broker to sell vacant lot

12/2017 Debtor owns 1/2 of lot 4 in Necedah, Wisconsin

Exhibit A

Initial Projected Date of Final Report (TFR): 06/30/2019

Current Projected Date of Final Report (TFR): 06/30/2019

Case 17-32255 Doc 35 Filed 05/29/18 Entered 05/29/18 15:07:49 Desc Main Document 5 of 12

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 17-32255
Case Name: Karol Dmowski

Trustee Name: STEVEN R. RADTKE

Exhibit B

Bank Name: Associated Bank

Account Number/CD#: XXXXXX6438

Checking

Taxpayer ID No: XX-XXX3208

Blanket Bond (per case limit): \$5,000,000.00

For Period Ending: 05/23/2018

Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account/CD Balance (\$)
04/09/18		Dependable Title of Wisconsin LLC 1021 N. Superior Avenue Suite 9 Tomah, WI 54660	Proceeds of Sale of estate's interest in vacant parcel of land		\$16,056.89		\$16,056.89
			Gross Receipts \$28,000.00				
			County Taxes 1/1/18-4/6/18 (\$119.42)	2500-000			
		Bank Of Mauston 503 Gateway Ave, Po Box 226 Mauston, WI 53948	Payoff of Mortgage (\$8,596.28)	4110-000			
			Owner's coverage (\$464.00)	2500-000			
			Special Assessment Letter to Town of Necedah (\$25.00)	2500-000			
			Wire Fee to Dependable Title of Wisconsin LLC (\$25.00)	2500-000			
			State tax stamps (\$84.00)	2500-000			
		Bret Davies PLS dba ASR Surveying	Surveying (\$400.00)	2500-000			
		Juneau County Treasurer	Postponed RE taxes (\$229.41) 290280874.02	2500-000			
		Castle Rock Realty LLC	Listing Broker Commission (\$2,000.00)	3510-000			
	2		Lot 4 Necedah Wi 54646-0000 Juneau \$28,000.00	1110-000			
05/07/18		Associated Bank	Bank Service Fee under 11 U.S.C. § 330(a)(1)(B), 503(b)(1), and 507(a)(2)	2600-000		\$19.25	\$16,037.64

COLUMN TOTALS	\$16,056.89	\$19.25
Less: Bank Transfers/CD's	\$0.00	\$0.00
Subtotal	\$16,056.89	\$19.25

Case 17-32255	Doc 35	Filed 05/29/18	Entered 05/29/18 15:07:49	Desc Main	\$0.00
	Document		Page 6 of 12	Less: Payments to Debtors	\$0.00
			Net		\$16,056.89
					\$19.25

Exhibit B

Exhibit B

TOTAL OF ALL ACCOUNTS			
	NET DEPOSITS	NET DISBURSEMENTS	ACCOUNT BALANCE
XXXXXX6438 - Checking	\$16,056.89	\$19.25	\$16,037.64
	\$16,056.89	\$19.25	\$16,037.64
	(Excludes account transfers)	(Excludes payments to debtors)	Total Funds on Hand
Total Allocation Receipts:	\$11,943.11		
Total Net Deposits:	\$16,056.89		
Total Gross Receipts:	\$28,000.00		

ANALYSIS OF CLAIMS REGISTER

Case Number: 17-32255

Date: May 23, 2018

Debtor Name: Karol Dmowski

Claims Bar Date: 3/21/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
100 2100	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$3,550.00	\$3,550.00
100 2200	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$21.66	\$21.66
100 3110	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$5,437.50	\$5,437.50
100 3120	STEVEN R. RADTKE CHILL, CHILL & RADTKE, P.C. 79 WEST MONROE STREET SUITE 1305 CHICAGO, IL 60603	Administrative		\$0.00	\$304.47	\$304.47
1 300 7100	Discover Bank Discover Products Inc Po Box 3025 New Albany, Oh 43054-3025	Unsecured		\$5,648.00	\$5,648.79	\$5,648.79
4 300 7100	Capital One, N.A. C O Becket And Lee Llp Po Box 3001 Malvern, Pa 19355-0701	Unsecured		\$1,925.00	\$1,925.27	\$1,925.27
5 300 7100	Onemain Financial Of Illinois, Inc. Po Box 70912 Charlotte, Nc 28272	Unsecured		\$9,686.00	\$6,389.18	\$6,389.18
6 300 7100	Portfolio Recovery Associates, Llc Successor To Synchrony Bank (Value City Furniture) Pob 41067 Norfolk, Va 23541	Unsecured		\$3,809.00	\$3,809.95	\$3,809.95

Exhibit C
ANALYSIS OF CLAIMS REGISTER

Case Number: 17-32255

Date: May 23, 2018

Debtor Name: Karol Dmowski

Claims Bar Date: 3/21/2018

Code #	Creditor Name And Address	Claim Class	Notes	Scheduled	Claimed	Allowed
7 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$6,708.00	\$6,708.25	\$6,708.25
8 300 7100	Pyod, Llc Its Successors And Assigns As Assignee Of Citibank, N.A. Resurgent Capital Services Po Box 19008 Greenville, Sc 29602	Unsecured		\$790.00	\$790.09	\$790.09
9 300 7100	Synchrony Bank C/O Pra Receivables Management, Llc Po Box 41021 Norfolk Va 23541	Unsecured		\$1,728.00	\$1,728.02	\$1,728.02
2 400 4110	Bank Of America, N.A. Po Box 31785 Tampa, Fl 33631-3785	Secured	Withdrawn	\$4,261.00	\$4,273.98	\$0.00
3 400 4110	Bank Of Mauston 503 Gateway Ave, Po Box 226 Mauston, Wi 53948	Secured	Mortgage paid off at closing of sale of 27th St., Necedah, Wisconsin	\$11,000.00	\$8,868.94	\$8,596.28
Case Totals				\$45,555.00	\$49,456.10	\$44,909.46

Code#: Trustee's Claim Number, Priority Code, Claim Type (UTC)

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 17-32255

Case Name: Karol Dmowski

Trustee Name: STEVEN R. RADTKE

Balance on hand \$ 16,037.64

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
2	Bank Of America, N.A.-withdrawn	\$ 4,273.98	\$ 0.00	\$ 0.00	\$ 0.00
3	Bank Of Mauston	\$ 8,868.94	\$ 8,596.28	\$ 8,596.28	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 16,037.64

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: STEVEN R. RADTKE	\$ 3,550.00	\$ 0.00	\$ 3,550.00
Trustee Expenses: STEVEN R. RADTKE	\$ 21.66	\$ 0.00	\$ 21.66
Attorney for Trustee Fees: STEVEN R. RADTKE	\$ 5,437.50	\$ 0.00	\$ 5,437.50
Attorney for Trustee Expenses: STEVEN R. RADTKE	\$ 304.47	\$ 0.00	\$ 304.47

Total to be paid for chapter 7 administrative expenses \$ 9,313.63

Remaining Balance \$ 6,724.01

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 26,999.55 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 24.9 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	Discover Bank	\$ 5,648.79	\$ 0.00	\$ 1,406.78
4	Capital One, N.A.	\$ 1,925.27	\$ 0.00	\$ 479.47
5	Onemain Financial Of Illinois, Inc.	\$ 6,389.18	\$ 0.00	\$ 1,591.17
6	Portfolio Recovery Associates, Llc	\$ 3,809.95	\$ 0.00	\$ 948.84
7	Pyod, Llc Its Successors And Assigns As Assignee	\$ 6,708.25	\$ 0.00	\$ 1,670.63
8	Pyod, Llc Its Successors And Assigns As Assignee	\$ 790.09	\$ 0.00	\$ 196.77
9	Synchrony Bank	\$ 1,728.02	\$ 0.00	\$ 430.35

Total to be paid to timely general unsecured creditors	\$ <u>6,724.01</u>
Remaining Balance	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

NONE

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE